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ABSTRACT OF THE DISCLOSURE

AN ELECTRONIC BILL PAYING  
SYSTEM WITH MERCHANT IDENTIFICATION

10 A computer implemented system and method for payment  
remittance receives a payor's payment information, processes  
this payment information, other than a received zip code, to  
identify an eleven digit zip code for a payee. The system  
and method then accesses a database of payee records to  
locate a payee record corresponding to the eleven digit zip  
code.

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